

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for April 2023 and the two previous periods which are applicable on its FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.
 The profit sharing ratio between bank and Investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	Date			
	April 23	March 23	February 23	27-Mar-23
PROFIT SHARING RATIO				
USD	USD			
	Share of Mudarib	85%	85%	85%
GBP	GBP			
	Share of Mudarib	85%	85%	85%
EURO	EURO			
	Share of Mudarib	85%	85%	85%
AED	AED			
	Share of Mudarib	85%	85%	85%
SAR	SAR			
	Share of Mudarib	85%	85%	85%
CAD	CAD			
	Share of Mudarib	85%	85%	85%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.9685	0.5024	1.2504
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9685	0.5018	1.2507
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9685	0.5018	1.2507
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.9685	0.5020	0.5004
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.9798	0.7530	0.7504
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9912	1.0036	1.0004
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.4242	1.2544	1.2506
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9,999K	Monthly	0.5127	0.5018	0.5003
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49,999K	Monthly	0.5811	0.7528	0.7504
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99,999K	Monthly	0.7748	1.0037	1.0005
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4242	1.2546	1.2507
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9,999K Business	Monthly	0.5127		
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49,999K Business	Monthly	0.5811		
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99,999K Business	Monthly	0.7747		
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.4241		
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	0.5127	0.5018	0.5003
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	0.5241	0.5018	0.5003
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	0.5811	0.7528	0.7504
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	0.7748	1.0037	1.0005
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4242	1.2546	1.2507
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.5509	0.5632	1.4037
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.5509	0.5632	1.4036
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.5509	0.5633	0.5614
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.8263	0.8450	0.8422
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	1.1015	1.1263	1.1229
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.3772	1.4081	1.4037
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9,999K	Monthly	0.5508	0.5632	0.5615
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49,999K	Monthly	0.8263	0.8448	0.8422
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99,999K	Monthly	1.1017	1.1263	1.1229
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.3771	1.4079	1.4036
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9,999K Business	Monthly	0.5509		
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49,999K Business	Monthly	0.8263		
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99,999K Business	Monthly	1.1017		
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.3771		
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	0.5508	0.5632	0.5615
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	0.5508	0.5632	0.5614
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	0.8263	0.8448	0.8422
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	1.1017	1.1263	1.1229
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.3771	1.4079	1.4036
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	1.0000	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0000	1.0006	1.0007
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	1.0029	1.0037	1.0010
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	1.0029	1.0037	1.0010
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	1.0029	1.0037	1.0010
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0029	1.0037	1.0010
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9,999K	Monthly	1.0001	0.9999	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49,999K	Monthly	1.0000	0.9999	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99,999K	Monthly	1.0000	0.9997	0.9996
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9,999K Business	Monthly	0.9994		
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49,999K Business	Monthly	0.9994		
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99,999K Business	Monthly	0.9994		
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.9994		
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.9994	1.0004	1.0005
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	0.9999	1.0000	0.9999
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	0.9999	1.0000	1.0001
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	1.0002	0.9999	1.0003
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0000	1.0000	1.0000

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		Date			
		27-Mar-23			
		April 23	March 23	February 23	
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		USD			
USD	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
		GBP			
GBP	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
		EURO			
EURO	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
		AED			
AED	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
		SAR			
SAR	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
		CAD			
CAD	Share of Mudarib	85%	85%	85%	
	Rabb ul Maal	15%	15%	15%	
AED	Monthly	0.4496	0.4503	0.4505	
	Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	0.6744	0.6750	0.6753	
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	0.8992	0.8997	0.9001	
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	1.1239	1.1253	1.1258	
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	0.4496	0.4500	0.4502	
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	0.6744	0.6750	0.6753	
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	0.8992	0.9000	0.9004	
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	1.1239	1.1250	1.1255	
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	0.4496			
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	0.6744			
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	0.8992			
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	1.1239			
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business				
	SAR	Monthly	0.5354	0.5364	0.5358
		Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	0.8031	0.8041	0.8032
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K		1.0707	1.0718	1.0705	
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K		1.3384	1.3405	1.3390	
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above		0.5354	0.5360	0.5355	
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K		0.8031	0.8041	0.8032	
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K		1.0707	1.0721	1.0709	
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K		1.3384	1.3402	1.3386	
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above		0.5354			
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business		0.8031			
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business		1.0707			
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business		1.3384			
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business					
CAD		Monthly	0.5843	0.5956	0.5862
		Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	0.8765	0.8928	0.8787
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	1.1686	1.1900	1.1712	
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	1.4608	1.4883	1.4649	
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	0.5843	0.5952	0.5858	
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	0.8765	0.8928	0.8787	
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	1.1686	1.1904	1.1716	
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	1.4608	1.4879	1.4645	
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	0.5843			
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	0.8765			
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	1.1686			
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	1.4608			
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business				
	ALFALAH TERM DEPOSITS				
	USD	Fixed Deposits USD F.E.25 1 Month	At Maturity		
Fixed Deposits USD F.E.25 3 Months (0-999,999)		0.5127	0.5018	0.5003	
Fixed Deposits USD F.E.25 3 Months (1m & Above)		0.5127	0.6524	0.6504	
Fixed Deposits USD F.E.25 6 Months		0.5127	1.5055	1.5008	
Fixed Deposits USD F.E.25 1 Year		0.5127	0.7528	0.7504	
Fixed Deposits USD F.E.25 1 Year		0.9685	1.2546	1.2507	
GBP	Fixed Deposits GBP F.E.25 1 Month	At Maturity			
	Fixed Deposits GBP F.E.25 3 Months	0.5509	0.5632	0.5614	
	Fixed Deposits GBP F.E.25 6 Months	0.7161	0.7321	0.7298	
	Fixed Deposits GBP F.E.25 1 Year	0.8263	0.8449	0.8423	
	Fixed Deposits GBP F.E.25 1 Year	1.3772	1.408	1.4037	
EURO	Fixed Deposits EURO F.E.25 1 Month	At Maturity			
	Fixed Deposits EURO F.E.25 3 Months	0.9990	0.9987	0.9996	
	Fixed Deposits EURO F.E.25 6 Months	1.0008	1.0010	1.0003	
	Fixed Deposits EURO F.E.25 1 Year	0.9994	1.0004	0.9992	
	Fixed Deposits EURO F.E.25 1 Year	1.0080	1.0000	1.0000	